Medica

NORTH DAKOTA & SOUTH DAKOTA
Medica Advantage℠ (PPO) and Medica Advantage Solution® (PPO) Plans

Summary of Benefits

January 1, 2024 – December 31, 2024

This is a summary of drug and health services covered by **Medica Advantage Value (PPO w/Rx)**, **Select (PPO w/Rx)**, **Preferred (PPO w/Rx), and Medica Advantage Solution H8889-009 (PPO medical only)**.

This booklet gives you a summary of what we cover and what you pay. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, call us and ask for the ***Evidence of Coverage***.

You have choices about how to get your Medicare benefits

One choice is to get your Medicare benefits through Original Medicare (fee-for-service Medicare). Original Medicare is run directly by the Federal government.

Another choice is to get your Medicare benefits by joining a Medicare Advantage plan (such as **Medica Advantage Value (PPO w/Rx)**, **Select (PPO w/Rx)**, **Preferred (PPO w/Rx), and Medica Advantage Solution H8889-009 (PPO medical only)**).

Tips for comparing your Medicare choices

This Summary of Benefits booklet gives you a summary of what **Medica Advantage and Medica Advantage Solution** plans cover and what you pay. If you want to compare our plan with other Medicare health plans, ask the other plans for their Summary of Benefits booklets. Or, use the Medicare Plan Finder on www.medicare.gov.

If you want to know more about the coverage and costs of Original Medicare, look in your current "**Medicare & You**" handbook. View it online at www.medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Sections in this booklet

- Things to Know About **Medica Advantage and Medica Advantage Solution Plans**
- Monthly Premium, Deductible, and Maximums on How Much You Pay for Covered Services
- Covered Medical and Hospital Benefits
- Part D Prescription Drug Benefits
- Additional Benefits and Services

This document is available in other formats such as braille and large print. This document may be available in a non-English language. For additional information, call us toll-free at 1 (800) 918-2416 (TTY: 711).

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Things to Know About Medica Advantage and Medica Advantage Solution Plans

Hours of Operation

- From Oct. 1 – March 31, you can call us from 8 a.m. – 8 p.m. CT, 7 days a week.
- From April 1 – Sept. 30, you can call us from 8 a.m. – 8 p.m. CT, Monday – Friday.

Medica Advantage and Medica Advantage Solution Phone Numbers and Website

- If you are a member of this plan, call toll-free 1 (877) 407-8494 (TTY: 711).
- If you are not a member of this plan, call toll-free 1 (800) 918-2416 (TTY: 711).
- Our website: Medica.com/Medicare

Who Can Join?

To join **Medica Advantage and Medica Advantage Solution** plans you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area.

Our service area includes the following counties in **North Dakota:** Burleigh, Grand Forks, Morton, and Stutsman.

Our service area includes the following counties in **South Dakota:** Brookings, Deuel, and Hamlin.

Which doctors, hospitals, and pharmacies can I use?

Medica Advantage and Medica Advantage Solution plans have a network of doctors, hospitals, pharmacies, and other providers. You pay your lowest cost sharing when you visit an in-network provider. You have coverage for services at out-of-network providers, but you may pay more. Coverage for emergency care is the same in network as it is out of network (within the U.S. and its territories) plus you have coverage worldwide. Covered services that need approval in advance to be covered as in-network services are marked by an asterisk (*).

You must generally use network pharmacies to fill your prescriptions for covered Part D drugs. Our network includes pharmacies with preferred cost sharing, which may offer you lower cost sharing than the standard cost sharing offered by other network pharmacies for some drugs. You may search for network providers and pharmacies on our website at Medica.com/MyPlanDocs. Or, call us and we will send you a copy of the provider and pharmacy directories.

What do we cover?

Medica Advantage Value (PPO w/Rx), **Select (PPO w/Rx)**, **and Preferred (PPO w/Rx)** cover everything that Original Medicare covers – plus more. Our plans cover medical and hospital services, Part D outpatient prescription drugs, and protects you from unlimited out-of-pocket costs.

We cover Part D drugs. In addition, we cover Part B drugs such as chemotherapy and some drugs administered by your provider. You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website, Medica.com/MyPlanDocs. Or, call us and we will send you a copy of the formulary.

Medica Advantage Solution H8889-009 (PPO medical only) covers everything that Original Medicare covers – plus more. Our plan covers medical and hospital services and protects you from unlimited out-of-pocket costs.

We cover Part B drugs such as chemotherapy and some drugs administered by your provider. You can see the complete plan formulary and any restrictions on our website, Medica.com/MyPlanDocs. Or, call us and we will send you a copy of the formulary.

SUMMARY OF BENEFITS

January 1, 2024 – December 31, 2024

	Value PPO w/Rx ($0)	**Select PPO w/Rx ($66)**	**Preferred PPO w/Rx ($192)**	**H8889-009 PPO medical only ($0)**
MONTHLY PREMIUM, DEDUCTIBLE, AND MAXIMUMS ON HOW MUCH YOU PAY FOR COVERED SERVICES				
Monthly Plan Premium	$0	$66	$192	$0
Part B Premium Buy-Down	Not Applicable	Not Applicable	Not Applicable	$60 per month
Medical Deductible	No deductible			
Maximum Out-Of-Pocket Responsibility *(does not include prescription drugs)*	In-Network: $3,900 In-Network and Out-of-Network combined: $3,900	In-Network: $3,700 In-Network and Out-of-Network combined: $3,700	In-Network: $3,000 In-Network and Out-of-Network combined: $3,000	In-Network: $4,900 In-Network and Out-of-Network combined: $4,900

	Value PPO w/Rx ($0)	**Select PPO w/Rx ($66)**	**Preferred PPO w/Rx ($192)**	**H8889-009 PPO medical only ($0)**
COVERED MEDICAL AND HOSPITAL BENEFITS				
Inpatient Hospital Coverage				
In-Network	$350 copay each day for days 1 through 5 and $0 copay for days 6 through 90 $0 copay for additional Medicare-covered days. *	$350 copay for each Medicare-covered hospital stay. $0 copay for additional Medicare-covered days. *	$0 copay for each Medicare-covered hospital stay. $0 copay for additional Medicare-covered days. *	$245 copay each day for days 1 through 6 and $0 copay for days 7 through 90 $0 copay for additional Medicare-covered days. *

	Value PPO w/Rx ($0)	Select PPO w/Rx ($66)	Preferred PPO w/Rx ($192)	H8889-009 PPO medical only ($0)
COVERED MEDICAL AND HOSPITAL BENEFITS				
Out-of-Network	$370 copay each day for days 1 through 5 and $0 copay for days 6 through 90 $0 copay for additional Medicare-covered days.	$400 copay for each Medicare-covered hospital stay. $0 copay for additional Medicare-covered days.	$50 copay for each Medicare-covered hospital stay. $0 copay for additional Medicare-covered days.	$295 copay each day for days 1 through 6 and $0 copay for days 7 through 90 $0 copay for additional Medicare-covered days.
Outpatient Hospital Coverage	**Outpatient Hospital Services:**	**Outpatient Hospital Services:**	**Outpatient Hospital Services:**	**Outpatient Hospital Services:**
In-Network	$0 - $375 copay *	$0 - $200 copay *	$0 - $50 copay *	$0 - $250 copay *
Out-of-Network	$0 - $425 copay	$0 - $250 copay	$0 - $100 copay	$0 - $300 copay
	Outpatient Hospital Observation Services:	**Outpatient Hospital Observation Services:**	**Outpatient Hospital Observation Services:**	**Outpatient Hospital Observation Services:**
In-Network	$375 copay each day	$350 copay per stay	$0 copay per stay	$245 copay each day
Out-of-Network	$425 copay each day	$400 copay per stay	$50 copay per stay	$295 copay each day
Ambulatory Surgery Center				
In-Network	$0 - $300 copay *	$0 - $150 copay *	$0 copay *	$0 - $175 copay *
Out-of-Network	$0 - $350 copay	$0 - $200 copay	$0 - $50 copay	$0 - $225 copay
Doctor Visits	**Primary Care Provider:**	**Primary Care Provider:**	**Primary Care Provider:**	**Primary Care Provider:**
In-Network	$0 copay	$0 copay	$0 copay	$0 copay
Out-of-Network	$25 copay	$20 copay	$10 copay	$30 copay
	Specialist:	**Specialist:**	**Specialist:**	**Specialist:**
In-Network	$40 copay	$25 copay	$0 copay	$30 copay
Out-of-Network	$50 copay	$35 copay	$20 copay	$50 copay

	Value PPO w/Rx ($0)	Select PPO w/Rx ($66)	Preferred PPO w/Rx ($192)	H8889-009 PPO medical only ($0)
COVERED MEDICAL AND HOSPITAL BENEFITS				
Preventive Care (e.g., Flu Vaccine, Diabetic Screenings) In-Network Out-of-Network	$0 copay $0 copay			
Emergency Care	$120 copay Copay is waived if you are admitted to a hospital within 1 day within the U.S. and its territories.	$120 copay Copay is waived if you are admitted to a hospital within 1 day within the U.S. and its territories.	$0 copay	$120 copay Copay is waived if you are admitted to a hospital within 1 day within the U.S. and its territories.
Urgently Needed Services	$0 - $50 copay	$0 - $35 copay	$0 copay	$0 - $45 copay
Diagnostic and Therapeutic Services/ Labs/Imaging				
	Diagnostic Tests and Procedures:	**Diagnostic Tests and Procedures:**	**Diagnostic Tests and Procedures:**	**Diagnostic Tests and Procedures:**
In-Network	$30 copay for tests other than diagnostic colonoscopies, home-based sleep studies, and facility-based sleep studies. *	$25 copay for tests other than diagnostic colonoscopies, home-based sleep studies, and facility-based sleep studies. *	$0 copay for tests other than diagnostic colonoscopies, home-based sleep studies, and facility-based sleep studies. *	$20 copay for tests other than diagnostic colonoscopies, home-based sleep studies, and facility-based sleep studies. *
Out-of-Network	$30 copay	$25 copay	$0 copay	$20 copay
In-Network	$0 copay for home-based sleep studies.	$0 copay for home-based sleep studies.	$0 copay for home-based sleep studies.	$0 copay for home-based sleep studies.

	Value PPO w/Rx ($0)	Select PPO w/Rx ($66)	Preferred PPO w/Rx ($192)	H8889-009 PPO medical only ($0)
COVERED MEDICAL AND HOSPITAL BENEFITS				
	$0 copay for diagnostic colonoscopies.	$0 copay for diagnostic colonoscopies.	$0 copay for diagnostic colonoscopies.	$0 copay for diagnostic colonoscopies.
Out-of-Network	$0 copay	$0 copay	$0 copay	$0 copay
In-Network	$100 copay for facility-based sleep studies. *	$75 copay for facility-based sleep studies. *	$50 copay for facility-based sleep studies. *	$70 copay for facility-based sleep studies. *
Out-of-Network	$100 copay	$75 copay	$50 copay	$70 copay
	Lab Services:	**Lab Services:**	**Lab Services:**	**Lab Services:**
In-Network	$0 copay *	$0 copay *	$0 copay *	$0 copay *
Out-of-Network	$0 copay	$0 copay	$0 copay	$0 copay
	Diagnostic Radiology Services (e.g., MRI, CAT Scan):	**Diagnostic Radiology Services (e.g., MRI, CAT Scan):**	**Diagnostic Radiology Services (e.g., MRI, CAT Scan):**	**Diagnostic Radiology Services (e.g., MRI, CAT Scan):**
In-Network	$30 copay for basic imaging	$25 copay for basic imaging	$0 copay for basic imaging	$20 copay for basic imaging
Out-of-Network	$30 copay	$25 copay	$0 copay	$20 copay
In-Network	$0 copay for diagnostic mammogram	$0 copay for diagnostic mammogram	$0 copay for diagnostic mammogram	$0 copay for diagnostic mammogram
Out-of-Network	$0 copay	$0 copay	$0 copay	$0 copay
In-Network	$100 copay for advanced imaging *	$75 copay for advanced imaging *	$50 copay for advanced imaging *	$70 copay for advanced imaging *
Out-of-Network	$100 copay	$75 copay	$50 copay	$70 copay

	Value PPO w/Rx ($0)	Select PPO w/Rx ($66)	Preferred PPO w/Rx ($192)	H8889-009 PPO medical only ($0)
COVERED MEDICAL AND HOSPITAL BENEFITS				
	Therapeutic Radiology Services:	**Therapeutic Radiology Services:**	**Therapeutic Radiology Services:**	**Therapeutic Radiology Services:**
In-Network	$60 copay *	$60 copay *	$0 copay *	$60 copay *
Out-of-Network	$60 copay	$60 copay	$0 copay	$60 copay
	X-Rays:	**X-Rays:**	**X-Rays:**	**X-Rays:**
In-Network	$15 copay	$15 copay	$0 copay	$15 copay
Out-of-Network	$15 copay	$15 copay	$0 copay	$15 copay
Hearing Services	**Exam to Diagnose and Treat Hearing and Balance Issues:**	**Exam to Diagnose and Treat Hearing and Balance Issues:**	**Exam to Diagnose and Treat Hearing and Balance Issues:**	**Exam to Diagnose and Treat Hearing and Balance Issues:**
In-Network	$0 - $25 copay	$0 - $25 copay	$0 copay	$0 - $25 copay
Out-of-Network	$25 - $40 copay	$0 - $35 copay	$0 - $20 copay	$0 - $40 copay
Hearing Services (Continued)	**Routine Hearing Exam – Services from EPIC® Hearing Providers:**			
	Limited to 1 visit per calendar year.			
In-Network	$0 copay			
Out-of-Network	Not covered			
	Fitting Evaluation(s) for Hearing Aids – Services from EPIC® Hearing Providers:			
	Limited to 1 visit every year for each Silver level hearing aid, and 3 visits every year for each Gold level hearing aid.			
In-Network	$0 copay per fitting-evaluation for hearing aid.			
Out-of-Network	Not covered			
	Hearing Aids – All Types Hearing Aids from EPIC® Hearing Providers:			
	Unlimited hearing aids every year.			
In-Network	$549 copay per Silver level hearing aid and $799 copay per Gold level hearing aid.			
Out-of-Network	Not covered			

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COVERED MEDICAL AND HOSPITAL BENEFITS				
Dental Services	**Medicare-Covered Dental:**	**Medicare-Covered Dental:**	**Medicare-Covered Dental:**	**Medicare-Covered Dental:**
In-Network	$0 - $40 copay	$0 - $25 copay	$0 copay	$0 - $30 copay
Out-of-Network	$25 - $50 copay	$0 - $35 copay	$0 - $20 copay	$0 - $50 copay
	Preventive and Comprehensive Dental:	**Preventive and Comprehensive Dental:**	**Preventive and Comprehensive Dental:**	**Preventive and Comprehensive Dental:**
	Up to $500 allowance every calendar year for non-Medicare-covered preventive and comprehensive dental services from a licensed dentist provider that accepts Visa® at time of payment using the Health+ by Medica card.	Up to $800 allowance every calendar year for non-Medicare-covered preventive and comprehensive dental services from a licensed dentist provider that accepts Visa® at time of payment using the Health+ by Medica card.	Up to $1,000 allowance every calendar year for non-Medicare-covered preventive and comprehensive dental services from a licensed dentist provider that accepts Visa® at time of payment using the Health+ by Medica card.	Up to $1,000 allowance every calendar year for non-Medicare-covered preventive and comprehensive dental services from a licensed dentist provider that accepts Visa® at time of payment using the Health+ by Medica card.
Vision Services	**Exam to Diagnose and Treat Diseases and Conditions of the Eye:**	**Exam to Diagnose and Treat Diseases and Conditions of the Eye:**	**Exam to Diagnose and Treat Diseases and Conditions of the Eye:**	**Exam to Diagnose and Treat Diseases and Conditions of the Eye:**
In-Network	$40 copay	$25 copay	$0 copay	$30 copay
Out-of-Network	$50 copay	$35 copay	$20 copay	$50 copay
	Routine Eye Exam:	**Routine Eye Exam:**	**Routine Eye Exam:**	**Routine Eye Exam:**
	Limited to 1 visit every calendar year and up to 2 refractions per year.	Limited to 1 visit every calendar year and up to 2 refractions per year.	Limited to 1 visit every calendar year and up to 2 refractions per year.	Limited to 1 visit every calendar year and up to 2 refractions per year.
In-Network	$0 copay	$0 copay	$0 copay	$0 copay
Out-of-Network	$0 copay	$0 copay	$0 copay	$0 copay

	Value PPO w/Rx ($0)	Select PPO w/Rx ($66)	Preferred PPO w/Rx ($192)	H8889-009 PPO medical only ($0)
COVERED MEDICAL AND HOSPITAL BENEFITS				
	Eyewear After Cataract Surgery: One pair of Medicare-covered eyeglasses or contact lenses after each cataract surgery that includes insertion of an intraocular lens.	**Eyewear After Cataract Surgery:** One pair of Medicare-covered eyeglasses or contact lenses after each cataract surgery that includes insertion of an intraocular lens.	**Eyewear After Cataract Surgery:** One pair of Medicare-covered eyeglasses or contact lenses after each cataract surgery that includes insertion of an intraocular lens.	**Eyewear After Cataract Surgery:** One pair of Medicare-covered eyeglasses or contact lenses after each cataract surgery that includes insertion of an intraocular lens.
In-Network	$0 copay	$0 copay	$0 copay	$0 copay
Out-of-Network	$0 copay	$0 copay	$0 copay	$0 copay
	Contact Lenses, Eyeglasses (Lenses and/or Frames), and Upgrades: Up to $200 allowance every calendar year for non-Medicare-covered eyewear from an eyewear location or freestanding vision center that accepts Visa® at point of sale using the Health+ by Medica card.	**Contact Lenses, Eyeglasses (Lenses and/or Frames), and Upgrades:** Up to $200 allowance every calendar year for non-Medicare-covered eyewear from an eyewear location or freestanding vision center that accepts Visa® at point of sale using the Health+ by Medica card.	**Contact Lenses, Eyeglasses (Lenses and/or Frames), and Upgrades:** Up to $250 allowance every calendar year for non-Medicare-covered eyewear from an eyewear location or freestanding vision center that accepts Visa® at point of sale using the Health+ by Medica card.	**Contact Lenses, Eyeglasses (Lenses and/or Frames), and Upgrades:** Up to $200 allowance every calendar year for non-Medicare-covered eyewear from an eyewear location or freestanding vision center that accepts Visa® at point of sale using the Health+ by Medica card.
Mental Health Services	**Outpatient Individual and Group Therapy Visit:**	**Outpatient Individual and Group Therapy Visit:**	**Outpatient Individual and Group Therapy Visit:**	**Outpatient Individual and Group Therapy Visit:**
In-Network	$40 copay	$25 copay	$0 copay	$30 copay
Out-of-Network	$50 copay	$35 copay	$20 copay	$50 copay

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COVERED MEDICAL AND HOSPITAL BENEFITS				
	Inpatient Hospital:	**Inpatient Hospital:**	**Inpatient Hospital:**	**Inpatient Hospital:**
In-Network	$350 copay each day for days 1 through 5 and $0 copay for days 6 through 90 $0 copay for up to an additional 60 lifetime reserve days. *	$350 copay for each Medicare-covered hospital stay. $0 copay for up to an additional 60 lifetime reserve days. *	$0 copay for each Medicare-covered hospital stay. $0 copay for up to an additional 60 lifetime reserve days. *	$245 copay each day for days 1 through 6 and $0 copay for days 7 through 90 $0 copay for up to an additional 60 lifetime reserve days. *
Out-of-Network	$370 copay each day for days 1 through 5 and $0 copay for days 6 through 90 $0 copay for up to an additional 60 lifetime reserve days.	$400 copay for each Medicare-covered hospital stay. $0 copay for up to an additional 60 lifetime reserve days.	$50 copay for each Medicare-covered hospital stay. $0 copay for up to an additional 60 lifetime reserve days.	$295 copay each day for days 1 through 6 and $0 copay for days 7 through 90 $0 copay for up to an additional 60 lifetime reserve days.
Skilled Nursing Facility (SNF)				
In-Network	$0 copay for days 1 through 20, a $203 copay each day for days 21 through 39, and $0 copay for days 40 through 100 *	$0 copay for days 1 through 20, a $203 copay each day for days 21 through 38, and $0 copay for days 39 through 100 *	$0 copay for days 1 through 20 and a $25 copay each day for days 21 through 100 *	$0 copay for days 1 through 20, a $203 copay each day for days 21 through 45, and $0 copay for days 46 through 100 *
Out-of-Network	$100 copay each day for days 1 through 20, a $203 copay each day for days 21 through 39, and $0 copay for days 40 through 100	$100 copay each day for days 1 through 20, a $203 copay each day for days 21 through 38, and $0 copay for days 39 through 100	$50 copay each day for days 1 through 100	$100 copay each day for days 1 through 20, a $203 copay each day for days 21 through 45, and $0 copay for days 46 through 100

	Value PPO w/Rx ($0)	Select PPO w/Rx ($66)	Preferred PPO w/Rx ($192)	H8889-009 PPO medical only ($0)
COVERED MEDICAL AND HOSPITAL BENEFITS				
Physical Therapy				
In-Network	$40 copay	$25 copay	$0 copay	$30 copay
Out-of-Network	$50 copay	$35 copay	$20 copay	$50 copay
Ambulance Services	**Ground Ambulance:** $250 copay **Air Ambulance:** 20% of the total cost	**Ground Ambulance:** $150 copay **Air Ambulance:** 20% of the total cost	**Ground Ambulance:** $0 copay **Air Ambulance:** $50 copay	**Ground Ambulance:** $265 copay **Air Ambulance:** 20% of the total cost
Transportation	Not covered			
Medicare Part B Drugs Part B rebatable drugs may be subject to a lower coinsurance. For Part B insulin furnished through an external infusion pump, you will pay no more than a $35 copay per a one-month supply.				
In-Network	20% of the total cost *	20% of the total cost *	20% of the total cost *	20% of the total cost *
Out-of-Network	30% of the total cost	20% of the total cost	20% of the total cost	30% of the total cost

	Value PPO w/Rx ($0)	Select PPO w/Rx ($66)	Preferred PPO w/Rx ($192)	H8889-009 PPO medical only ($0)
PART D PRESCRIPTION DRUG BENEFITS				
Deductible Stage You pay the full cost of your drugs until you reach this amount. The deductible does not apply to covered insulin products and most adult Part D vaccines, including shingles, tetanus and travel vaccines. You will start receiving coverage immediately.	Tiers 1 & 2 = $0 Tiers 3-5 = $325	Tiers 1 & 2 = $0 Tiers 3-5 = $175	All Tiers = $0 You will not have to pay any deductible and will start receiving coverage immediately.	NA
Initial Coverage Stage	You will stay in this stage until your total drug costs (including what our plan has paid and what you have paid) reach $5,030. In this stage you will pay no more than a $35 copay for a one-month (30-day) supply or a $105 copay for a three-month (90-day) supply for insulin.			NA

	Value PPO w/Rx ($0)	Select PPO w/Rx ($66)	Preferred PPO w/Rx ($192)	H8889-009 PPO medical only ($0)
STANDARD RETAIL COST SHARING				
Tiers	**1-Month (30-day) supply**	**1-Month (30-day) supply**	**1-Month (30-day) supply**	**1-Month (30-day) supply**
Tier 1 (Preferred Generic)	$0 copay	$0 copay	$0 copay	NA
Tier 2 (Generic)	$14 copay	$12 copay	$10 copay	NA
Tier 3 (Preferred Brand)	$47 copay	$47 copay	$47 copay	NA
Tier 4 (Non-Preferred Drug)	50% coinsurance	50% coinsurance	50% coinsurance	NA
Tier 5 (Specialty Tier)	28% coinsurance	30% coinsurance	33% coinsurance	NA
Insulin	You won’t pay more than $35 for a one-month supply of each covered insulin product regardless of the cost-sharing tier.			

	Value PPO w/Rx ($0)	Select PPO w/Rx ($66)	Preferred PPO w/Rx ($192)	H8889-009 PPO medical only ($0)
STANDARD MAIL-ORDER COST SHARING				
Tiers	**3-Month (90-day) supply**	**3-Month (90-day) supply**	**3-Month (90-day) supply**	**3-Month (90-day) supply**
Tier 1 (Preferred Generic)	$0 copay	$0 copay	$0 copay	NA
Tier 2 (Generic)	$0 copay	$0 copay	$0 copay	NA
Tier 3 (Preferred Brand)	$131 copay	$131 copay	$131 copay	NA
Tier 4 (Non-Preferred Drug)	50% coinsurance	50% coinsurance	50% coinsurance	NA
Tier 5 (Specialty Tier)	NA	NA	NA	NA
Insulin	You won’t pay more than $105 for a three-month supply of each covered insulin product regardless of the cost-sharing tier.			

	Value PPO w/Rx ($0)	Select PPO w/Rx ($66)	Preferred PPO w/Rx ($192)	H8889-009 PPO medical only ($0)
PART D COVERAGE STAGES				
Coverage Gap Stage	The Coverage Gap begins after your total drug costs (including what our plan has paid and what you have paid) reach $5,030. After you enter the Coverage Gap, you pay 25% of the plan's cost for covered generic or brand name drugs on any tier until your total yearly drug costs reach $8,000, which is the end of the Coverage Gap. Not everyone will enter the Coverage Gap. During the Coverage Gap stage, you will not pay more than a $35 copay for a one-month (30-day) supply or a $105 copay for a three-month (90-day) supply for covered insulin products.			NA
Catastophic Stage	After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach $8,000, the plan pays the full cost for your covered Part D drugs. You pay nothing.			NA

	Value PPO w/Rx ($0)	Select PPO w/Rx ($66)	Preferred PPO w/Rx ($192)	H8889-009 PPO medical only ($0)
ADDITIONAL BENEFITS AND SERVICES				
Annual Physical Exam				
In-Network	$0 copay			
Out-of-Network	$0 copay			
Cardiac Rehabilitation Services				
In-Network	$30 copay	$25 copay	$0 copay	$30 copay
Out-of-Network	$50 copay	$35 copay	$20 copay	$50 copay

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ADDITIONAL BENEFITS AND SERVICES				
Chiropractic Services				
In-Network	$20 copay	$20 copay	$0 copay	$20 copay
Out-of-Network	$40 copay	$35 copay	$20 copay	$40 copay
Diabetic Testing Supplies	$0 copay for diabetic testing supplies from specific manufacturers, LifeScan™ (OneTouch®) and Roche (Accu-Chek®)			
Durable Medical Equipment (DME) and Related Supplies				
In-Network	20% of the total cost *	20% of the total cost *	$0 copay *	20% of the total cost *
Out-of-Network	30% of the total cost	20% of the total cost	20% of the total cost	30% of the total cost
Health and Wellness Education Programs	**HealthAdvocate℠ 24-hour NurseLine:** $0 copay **One Pass™ Fitness Program:** $0 annual fee			
Health+ by Medica Card	Use this card to pay for dental and eyewear benefits at a licensed dentist or eyewear provider that accepts Visa®. This card can also be used to purchase OTC health and wellness products at participating retailers, online, or over the phone. Allowances are added the first month you are enrolled in the plan. All allowance amounts expire as stated in the benefit, at the end of the plan year, or when you leave the plan.			
Home Health Agency Care				
In-Network	$0 copay	$0 copay	$0 copay	$0 copay
Out-of-Network	30% of the total cost	20% of the total cost	20% of the total cost	30% of the total cost

	Value PPO w/Rx ($0)	Select PPO w/Rx ($66)	Preferred PPO w/Rx ($192)	H8889-009 PPO medical only ($0)
ADDITIONAL BENEFITS AND SERVICES				
Outpatient Rehabilitation Services				
In-Network	$40 copay	$25 copay	$0 copay	$30 copay
Out-of-Network	$50 copay	$35 copay	$20 copay	$50 copay
Over-The-Counter (OTC) Drugs and Supplies	You are eligible for a $40 allowance every quarter by using the Health+ by Medica card at participating retailers, online, or over the phone.	You are eligible for a $60 allowance every quarter by using the Health+ by Medica card at participating retailers, online, or over the phone.	You are eligible for a $75 allowance every quarter by using the Health+ by Medica card at participating retailers, online, or over the phone.	You are eligible for a $75 allowance every quarter by using the Health+ by Medica card at participating retailers, online, or over the phone.
Podiatry Services				
In-Network	$40 copay	$25 copay	$0 copay	$30 copay
Out-of-Network	$50 copay	$35 copay	$20 copay	$50 copay
Pulmonary Rehabilitation Services				
In-Network	$15 copay	$20 copay	$0 copay	$15 copay
Out-of-Network	$35 copay	$35 copay	$20 copay	$50 copay
Special Supplemental Benefits for the Chronically Ill The benefits mentioned are part of a special supplemental program for the chronically ill. Not all members qualify.				

	Value PPO w/Rx ($0)	Select PPO w/Rx ($66)	Preferred PPO w/Rx ($192)	H8889-009 PPO medical only ($0)
ADDITIONAL BENEFITS AND SERVICES				
In-Network	$0 copay Members with chronic conditions who meet certain criteria may be eligible for supplemental benefits for the chronically ill. Benefit includes: • Bathroom and home safety devices • Meal benefit			
Out-of-Network	$0 copay			
Visitor/Traveler Benefit	Visitor/Traveler benefit allows you to stay enrolled in the plan while you're temporarily and continuously outside of the service area (and within the U.S. and its territories) for not more than 6 consecutive months. You may receive all plan covered services at in-network cost sharing when using the Visitor/Traveler benefit.			
Welcome to Medicare Preventive Visit				
In-Network	$0 copay			
Out-of-Network	$0 copay			
Worldwide Emergency Care	20% of the total cost	20% of the total cost	$0 copay	20% of the total cost
Worldwide Emergency Transportation	20% of the total cost	20% of the total cost	$0 copay	20% of the total cost

Form Approved
OMB# 0938-1421

MULTI-LANGUAGE INSERT

Multi-Language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at **1 (866) 745-9919.** Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al **1 (866) 745-9919.** Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑 问。如果您需要此翻译服务，请致电 **1 (866) 745-9919**。我们的中文工作人员很乐意帮助您。 这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯 服務。如需翻譯服務，請致電 **1 (866) 745-9919**。我們講中文的人員將樂意為您提供幫助。這 是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa **1 (866) 745-9919.** Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au **1 (866) 745-9919.** Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quí vị cần thông dịch viên xin gọi **1 (866) 745-9919** sẽ có nhân viên nói tiếng Việt giúp đỡ quí vị. Đây là dịch vụ miễn phí .

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter **1 (866) 745-9919.** Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 **1 (866) 745-9919** 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону **1 (866) 745-9919.** Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم بمساعدتك. هذه خدمة مجانية فوري، ليس عليك سوى الاتصال بنا على **1 (866) 745-9919**. سيقوم شخص ما يتحدث العربية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें **1 (866) 745-9919** पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero **1 (866) 745-9919.** Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número **1 (866) 745-9919.** Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan **1 (866) 745-9919.** Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer **1 (866) 745-9919.** Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするため に、無料の通訳サービスがありますございます。通訳をご用命になるには、**1 (866) 745-9919** にお電話ください。日本語を話す人 者 が支援いたします。これは無料のサー ビスです。

Discrimination is Against the Law

Medica complies with applicable Federal civil rights laws and will not discriminate against any person based on his or her race, color, creed, religion, national origin, sex, gender, gender identity, health status including mental and physical medical conditions, marital status, familial status, status with regard to public assistance, disability, sexual orientation, age, political beliefs, membership or activity in a local commission, or any other classification protected by law. Medica:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as: TTY communication and written information in other formats such as large print, audio, and braille.
- Provides free language services to people whose primary language is not English, such as: qualified interpreters and information written in other languages.

If you need these services, contact the number on the back of your identification card. If you believe that Medica has failed to provide these services or discriminated in another way on the basis of your race, color, creed, religion, national origin, sex, gender, gender identity, health status including mental and physical medical conditions, marital status, familial status, status with regard to public assistance, disability, sexual orientation, age, political beliefs, membership or activity in a local commission, or any other classification protected by law, you can file a grievance with: Civil Rights Coordinator, Mail Route CP250, PO Box 9310, Minneapolis, MN 55443-9310, 952-992-3422, TTY: 711, civilrightscoordinator@medica.com.

You can file a grievance in person or by mail, fax, or email. You may also contact the Civil Rights Coordinator if you need assistance with filing a complaint. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue, SW Room 509F, HHH Building, Washington, D.C. 20201 800-368-1019, TTY: 800-537-7697. Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

Medica.

Medica is a PPO plan with a Medicare contract. Enrollment in Medica depends on contract renewal.

Health+ by Medica Card: Card can only be used for Qualified Purchases indicated by your plan provider everywhere Visa® debit cards are accepted. Card is issued by Sutton Bank, pursuant to a license from Visa U.S.A. Inc. Please contact your Program Sponsor directly for a full list of Qualified Purchases. Visa is a registered trademark of Visa, U.S.A. Inc. All other trademarks and service marks belong to their respective owners. No Cash or ATM Access. Terms and conditions apply, contact your Plan Provider for details.

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost sharing that applies to out-of-network services.